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PATENT

JUL 17 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of: Yoon et al.

Application Serial No: 09/874,224

Filing Date: June 6, 2001

Title: Loan System of Financial Institution and
Method Thereof

Group Art Unit: 3628

Examiner: Milef, Elda

Confirmation: 5678

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

In response to the Office Action mailed March 16, 2006, please reconsider the above-identified application as indicated below.

Remarks begin on page 2 of this paper.